

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James M. Plunkett  
Debtor

Case No. 18-01375-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jun 21, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2021:**

Recip ID	Recipient Name and Address
db	+ James M. Plunkett, 14290 Greenview Drive, Greencastle, PA 17225-9458
cr	+ James L Miller, 5025 Miller Road, Glenville, PA 17329-8940
5094476	+ Charles Tom Wolfe, 414 East Franklin Street, Hagerstown, MD 21740-4926
5044146	+ Craig Sharnetzka, CGA Law Firm, 135 N. George Street, York, PA 17401-1132
5044147	+ Ed Kave, 33 W. Salisbury Street, Williamsport, MD 21795-1022
5044149	+ FREEDOM MTG, 907 PLEASANT VALLEY AVES 3, STE 3, MOUNT LAUREL, NJ 08054-1210
5044148	+ Fred Reel, 16610 Mosby Drive, Williamsport, MD 21795-1415
5169444	+ Freedom Mortgage Corporation, c/o McCalla Raymer et al, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
5044150	+ Jim Miller, 5025 Miller Road, Glenville, PA 17329-8940
5044151	+ Kerry R Jackson, 1889 Hayfield Ct, Greencastle, PA 17225-8909
5044152	+ LOANDEPO.CO, PO BOX 77404, EWING, NJ 08628-6404
5044153	+ Marvin Printz, 18233 Lappans Rd, Boonsboro, MD 21713-1916
5047189	+ Mr. and Mrs. James L. Miller, 5025 Miller Road, Glenville, PA 17329-8940
5044154	+ Nancy Plunkett, 14290 Greenview Dr, Greencastle, PA 17225-9458
5044156	Robert Myers, 15737 PA Ave, State Line, PA 17263
5044157	+ Tom Wolfe, 414 E. Franklin Street, Hagerstown, MD 21740-4926

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bankruptcy@bbandt.com	Jun 21 2021 18:54:00	BB&T, BB&T, Bankruptcy Section, P.O. Box 1847, Wilson, NC 27894
cr	+ Email/Text: bankruptcy@bbandt.com	Jun 21 2021 18:54:00	BB&T now Truist, P.O. Box 1847, 100-50-01-51, Wilson, NC 27894-1847
5044144	Email/Text: bankruptcy@bbandt.com	Jun 21 2021 18:54:00	BB&T, CREDIT CARD DISPUTESPO BOX 1847, PO BOX 1847, WILSON, NC 27894
5044143	Email/Text: bankruptcy@bbandt.com	Jun 21 2021 18:54:00	BB&T, PO Box 1847, Wilson, NC 27894
5115361	EDI: IRS.COM	Jun 21 2021 22:53:00	Internal Revenue Service, 228 Walnut Street, Harrisburg, PA 17101
5044145	EDI: JPMORGANCHASE	Jun 21 2021 22:53:00	CHASE CARD, P.O. BOX 15298, WILMINGTON, DE 19850
5063672	EDI: AGFINANCE.COM	Jun 21 2021 22:53:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5044155	+ EDI: AGFINANCE.COM	Jun 21 2021 22:53:00	ONEMAIN, PO BOX 1010, EVANSVILLE, IN 47706-1010

TOTAL: 8

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Craig S. Sharnetzka	on behalf of Plaintiff Doris Miller csharnetzka@cgalaw.com tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;jrosenau@cgalaw.com;r48835@notify.bestcase.com
Craig S. Sharnetzka	on behalf of Creditor James L Miller csharnetzka@cgalaw.com tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;jrosenau@cgalaw.com;r48835@notify.bestcase.com
Craig S. Sharnetzka	on behalf of Plaintiff James Miller csharnetzka@cgalaw.com tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;jrosenau@cgalaw.com;r48835@notify.bestcase.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
John Matthew Hyams	on behalf of Debtor 1 James M. Plunkett jmh@johnhyamslaw.com acb@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
Peter E Meltzer	on behalf of Creditor Onemain Financial bankruptcy@wglaw.com ibernatski@wglaw.com
Rebecca Ann Solarz	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com
Thomas Song	on behalf of Creditor FREEDOM MORTGAGE CORPORATION tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

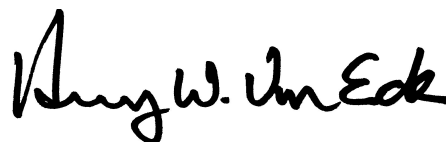
Debtor 1	<b>James M. Plunkett</b>	Social Security number or ITIN	xxx-xx-8285
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	<b>1:18-bk-01375-HWV</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James M. Plunkett

6/21/21**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: KarenDavis, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**